Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 1 of 58

United States Bankruptcy Court Northern District of Illinois						Voluntary	Petition			
Name of Debtor (if individual, Davenport, Donald L	enter Last, First,	Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the a maiden, and		in the last 8 years ):		
Last four digits of Soc. Sec. or I (if more than one, state all)	ndividual-Taxpa	yer I.D. (l	ITIN) No./	Complete E		our digits o		r Individual-	Гахрауег I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. a 3333 W. Polk Chicago, IL	nd Street, City, a	and State):	:	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, and State):	ZIP Code
County of Residence or of the F	bringing Dlagg of	f Ducinace		60624		v of Docide	and or of the	Dringing Dl	ace of Business:	
Cook	Tilicipal I face of	Dusiness	•		Count	y of Reside	ence of of the	i i ilicipai i i	ace of Business.	
Mailing Address of Debtor (if d	ifferent from stre	eet address	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street address):	
			_	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):										
Type of Debton (Form of Organizati (Check one box)  ■ Individual (includes Joint D See Exhibit D on page 2 of t □ Corporation (includes LLC a □ Partnership □ Other (If debtor is not one of the	ebtors) this form. and LLP)	Sing in 11 Railr Stock	(Check th Care Bu le Asset Ro I U.S.C. § road kbroker amodity Br ring Bank	eal Estate as 101 (51B)		Chapt Chapt Chapt Chapt Chapt	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Main Procee hapter 15 Petition for R a Foreign Nonmain Procee e of Debts	ecognition ding ecognition
check this box and state type of		☐ Debt	Tax-Exe (Check box tor is a tax- er Title 26 o	empt Entity c, if applicable exempt org of the Unite	e) anization d States	defined "incuri	are primarily cod in 11 U.S.C. seed by an indivioual, family, or	(Checlonsumer debts, § 101(8) as idual primarily	k one box)  Debts busine	are primarily ess debts.
Filin  Full Filing Fee attached  Filing Fee to be paid in instatatach signed application for is unable to pay fee except i  Filing Fee waiver requested attach signed application for	the court's cons n installments. R (applicable to ch	able to indication of the state	certifying t b). See Offi idividuals o	hat the debt icial Form 3A only). Must	tor Check	Debtor is if: Debtor's to insider all applica A plan is Acceptance	a small busin not a small b aggregate nois s or affiliates; able boxes: being filed w ces of the pla	ncontingent 1 are less than with this petition were solici	s defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (exclud a \$2,190,000.	C. § 101(51D).  ing debts owed  e or more
☐ Debtor estimates that funds ☐ Debtor estimates that, after a	Statistical/Administrative Information *** Irwin L. Zalutsky 3101428 ***  □ Debtor estimates that funds will be available for distribution to unsecured creditors.  □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						USE ONLY			
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets  So to \$50,001 to \$100,000 \$500,000 \$100,000 \$500,000	1 to \$500,001 0 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	0 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 2 of 58

Page 2 Name of Debtor(s): Voluntary Petition Davenport, Donald L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

# B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Donald L Davenport

Signature of Debtor Donald L Davenport

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 16, 2009

Date

#### Signature of Attorney\*

X /s/ Irwin L. Zalutsky

Signature of Attorney for Debtor(s)

Irwin L. Zalutsky 3101428

Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.

Firm Name

20 N Clark

Suite 600

Chicago, IL 60602

Address

Email: admin@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483

Telephone Number

November 16, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):
Davenport, Donald L

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 4 of 58

B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court Northern District of Illinois

In re	Donald L Davenport	Case No		
		Debtor(s) Chapter	7	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 5 of 58

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.						
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or						
mental deficiency so as to be incapable of realizing and making rational decisions with respect to						
financial responsibilities.);						
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being						
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or						
through the Internet.);						
☐ Active military duty in a military combat zone.						
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: /s/ Donald L Davenport						
Donald L Davenport						
Date: November 16, 2009						

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 6 of 58

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

Debtor ,	In re	Donald L Davenport		Case No		
	-		Debtor			
Chapter				Chapter	7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	680,000.00		
B - Personal Property	Yes	3	162,620.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	6		1,467,407.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		103,157.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,401.84
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,329.25
Total Number of Sheets of ALL Schedules		25			
	T	otal Assets	842,620.00		
			Total Liabilities	1,570,565.15	

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 7 of 58

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court** Northern District of Illinois

Donald L Davenport		Case No.			
D	ebtor	Chapter	7		
		enapter	·		
STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AN	ND RELATED DA	TA (28 U.S.C. § 159)		
f you are an individual debtor whose debts are primarily consumer del case under chapter 7, 11 or 13, you must report all information reque	ots, as defined in § 1 sted below.	01(8) of the Bankruptcy (	Code (11 U.S.C.§ 101(8)), fil		
■ Check this box if you are an individual debtor whose debts are report any information here.	NOT primarily cons	umer debts. You are not re	equired to		
This information is for statistical purposes only under 28 U.S.C. §		o			
summarize the following types of liabilities, as reported in the Scho	edules, and total th	em.			
Type of Liability	Amount				
Domestic Support Obligations (from Schedule E)					
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)					
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)					
Student Loan Obligations (from Schedule F)					
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E					
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)					
TOTAL					
State the following:					
Average Income (from Schedule I, Line 16)					
Average Expenses (from Schedule J, Line 18)					
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)					
State the following:					
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column					
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column					
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column					
4. Total from Schedule F					
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)					

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 8 of 58

B6A (Official Form 6A) (12/07)

In re	Donald L Davenport	Case No	
		Debtor	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 3333 W. Polk, Chicago IL	Fee Simple	-	180,000.00	174,498.00
2913 W. Arthington Chicago, IL 60612	Fee Simple	-	100,000.00	295,569.52
7018 S. Dorchester Chicago, IL	Fee Simple	-	100,000.00	180,314.00
901 S. Sacramento	Fee Simple	-	100,000.00	269,542.00
617 N. Latrobe Chicago, IL	Fee Simple	-	100,000.00	190,000.00
154 N. Lotus Chicago, IL 60644	Fee Simple	-	100,000.00	322,460.00

Sub-Total > 680,000.00 (Total of this page)

Total > 680,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 9 of 58

B6B (Official Form 6B) (12/07)

In re	Donald L Davenport	Case No	
		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	JOHIL, OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial	Checking with Citibank	-	1,000.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Bank	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	6 rooms of furniture and household goods with standard electronics (projection TVs)	-	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	used personal clothing	-	600.00
7.	Furs and jewelry.	Rings and a watch	-	900.00
		Mens diamond ring	-	1,000.00
		Fur Coat	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	2 shotguns	-	120.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota (Total of this page)	al > 6,620.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 10 of 58 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No	
		Debtor	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		deferred compensation - City of Chicago  Pension with City of Chicago		-	70,000.00 50,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	Χ				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.		Uncollected rent from 154 N. Lotus.		-	36,000.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				(Tc +-1	Sub-Tota	al > 156,000.00
				(Total	of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 11 of 58

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No.
_	<u> </u>	

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total >

162,620.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 12 of 58

B6C (Official Form 6C) (12/07)

In re	Donald L Davenport	Case No	_
•		Debtor	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Ce Checking with Citibank	ertificates of Deposit 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Household Goods and Furnishings 6 rooms of furniture and household goods with standard electronics (projection TVs)	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Wearing Apparel used personal clothing	735 ILCS 5/12-1001(a)	100%	600.00
Furs and Jewelry Rings and a watch	735 ILCS 5/12-1001(b)	0.00	900.00
Firearms and Sports, Photographic and Other Hobb 2 shotguns	oy <u>Equipment</u> 735 ILCS 5/12-1001(b)	120.00	120.00
Interests in IRA, ERISA, Keogh, or Other Pension of deferred compensation - City of Chicago	r Profit Sharing Plans 735 ILCS 5/12-704	100%	70,000.00
Pension with City of Chicago	735 ILCS 5/12-704	100%	50,000.00

Total: 124,220.00 125,120.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 13 of 58 Document

B6D (Official Form 6D) (12/07)

In re	Donald L Davenport	Case No.	
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	LIQUID	U T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  7018 S. Dorchester Avenue Condo 10855 S. 76th St Worth, IL 60482		-	7018 S. Dorchester Chicago, IL	T	A T E D			
Account No. xxxxxxxxx4356	+	+	Value \$ 100,000.00  Opened 2/01/06 Last Active 10/07/08	+			314.00	314.00
American Home Mortgage Servicing P.O. Box 631730 Irving, TX 75063-1730		-	901 S. Sacramento				000 5 40 00	400 540 00
Account No.	+	+	Value \$ 100,000.00				269,542.00	169,542.00
Representing: American Home Mortgage Servicing			Codilis & Associates Bankruptcy Department 15W030 N. Frontage Rd., Suite 100 Burr Ridge, IL 60527					
			Value \$					
Account No.  Representing: American Home Mortgage Servicing			Deutsche Bank 7105 Corporate Dr. PTX-B-209 Plano, TX 75024					
_5 continuation sheets attached		ı		Sub this			269,856.00	169,856.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 14 of 58 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No	
-	<del>`</del>	, Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 99  Bank Of America 4060 Ogletown/Stan Newark, DE 19713		-	Opened 10/01/08 Last Active 10/01/09 CheckCreditOrLineOfCredit	T	D A T E D			
Account No. xxxxxxxxx5695  Bank One 900 Tower Dr Troy, MI 48098		_	Value \$ Unknown  Opened 8/01/99 Last Active 2/01/00  ConventionalRealEstateMortgage  Value \$ Unknown				0.00	0.00
Account No. xxxxxxx1218  Century Negotiations Inc 1061 Main Street Irwin, PA 15642		-	Opened 4/01/08 Last Active 10/10/08  1st mortgage 617 N. Latrobe Chicago, IL  Value \$ 100,000.00				190,000.00	90,000.00
Account No.  Representing: Century Negotiations Inc			Central Mortgage Co 801 John Barrow Rd Ste 1 Little Rock, AR 72205	_				·
Account No.  Representing: Century Negotiations Inc			Codilis & Associates Bankruptcy Department 15W030 N. Frontage Rd., Suite 100 Burr Ridge, IL 60527  Value \$					
Sheet 1 of 5 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	) (Total of t		tota pag		190,000.00	90,000.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 15 of 58 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No
-		, Debtor

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A H	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx0029			Opened 9/01/04 Last Active 10/02/09	T	D A T E D			
Chase Mortgage 200 Old Wilson Bridge Rd. Worthington, OH 43085		-	Location: 3333 W. Polk, Chicago IL					
07/0	╀	$\vdash$	Value \$ 180,000.00	+	_	$\vdash$	174,363.00	0.00
Account No. xxxxxx3749	-		Opened 4/01/08 Last Active 11/15/08					
Citibank ATTN: Bankruptcy Department 701 East 60th North Sioux Falls, SD 57117		-	154 N. Lotus Chicago, IL 60644					
			Value \$ 100,000.00				322,460.00	222,460.00
Account No.  Representing: Citibank			Citimortgage 15851 Clayton Rd. Ballwin, MO 63011					
			Value \$	1				
Account No.					T			
Representing: Citibank			Codilis & Associates Bankruptcy Department 15W030 N. Frontage Rd., Suite 100 Burr Ridge, IL 60527					
	1		Value \$		L	$\coprod$		
Account No. xxxxxx-xx0074	-							
City of Chicago Department of Water Management P.O. Box 6330 Chicago, IL 60680-6330		-						
			Value \$ 0.00		L	Ц	654.26	654.26
Sheet 2 of 5 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	(Total of	Sub this			497,477.26	223,114.26

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 16 of 58

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No	
-		Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R			CONTINGEN	UNLIQUIDAT	I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx9045			Opened 7/01/08 Last Active 10/16/08	T	T E D			
Gateway/CBUSA NA P.O Box 9714 Johnson City, TN 37615		-	7018 S. Dorchester Chicago, IL					
			Value \$ 100,000.00				180,000.00	80,000.00
Account No. xxxxxxxxxxxxx1094			Opened 8/01/08 Last Active 9/04/09					
Glenview State Bank 800 Waukegan Rd Glenview, IL 60025		-	Automobile					
			Value \$ Unknown	1			14,396.00	Unknown
Account No.  Kay Jewelers P.O. Box 740425 Cincinnati, OH 45274-0425		-						
	+		Value \$ 0.00	-			7,757.77	7,757.77
Account No. xx xxx xx xx33 01  Realty & Mortgage Co. 2459 West Peterson Avenue Chicago, IL 60659-4117		-	Assessments Location: 3333 W. Polk, Chicago IL  Value \$ 180,000.00				135.00	0.00
Account No. xx xxx1462	+		Rings and a watch	1			100.00	0.00
Sterling Jewelers c/o Central Portolio Control 16526 W. 78th Street Suite 107 Eden Prairie, MN 55346		-	·					
			Value \$ 900.00		L	H	2,000.00	1,100.00
Sheet 3 of 5 continuation sheets at Schedule of Creditors Holding Secured Claim		d to	(Total of	Subt			204,288.77	88,857.77

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 17 of 58

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No.	_
-		Debtor ,	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Representing: Sterling Jewelers			Weltmen, Weinberg & Reis 180 N. LaSalle Street Suite 2400 Chicago, IL 60601	T	T E D			
Account No.	╁		Value \$ 6/08	+	H	Н		
Wells Fargo P.O. Box 9361 Walnut Creek, CA 94598-0961		-	PMSI Fur Coat					
			Value \$ 500.00				3,000.00	2,500.00
Account No. xxxxxxxxx3728  Wells Fargo Mortgage 1 Home Campus Des Moines, IA 50328		_	Opened 4/01/08 Last Active 10/07/08 2913 W. Arthington Chicago, IL 60612					
	┸		Value \$ 100,000.00			Ш	295,569.52	195,569.52
Account No.  Representing: Wells Fargo Mortgage			Pierce & Associates 1 North Dearborn Suite 1300 Chicago, IL 60602					
Account No. xxxxxxxxxxxx3937	+		Value \$ Opened 7/01/08 Last Active 9/10/09	+		$\forall$		
Wffnatlbnk Po Box 94498 Las Vegas, NV 89193		-	ChargeAccount					
			Value \$ Unknown			Ц	1,882.00	1,882.00
Sheet 4 of 5 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	(Total of	Sub this			300,451.52	199,951.52

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 18 of 58

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Donald L Davenport	Case No	
-	<del>`</del>	, Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L Q D L D	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxx4453			Opened 7/01/08 Last Active 3/31/09	Т	A T E D			
Zale/cbsd Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Mens diamond ring  Value \$ 1,000.00				5,334.00	4,334.00
Account No.			·				,	·
			Value \$					
Account No.		$\vdash$	value o	+	$\vdash$	+		
			Value \$	+	_	_		
Account No.			Value \$					
Account No.								
			Value \$					
Sheet 5 of 5 continuation sheets attack Schedule of Creditors Holding Secured Claims		d to	Subtotal (Total of this page)				5,334.00	4,334.00
			(Report on Summary of S		Γota dule		1,467,407.55	776,113.55

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 19 of 58 Document

B6E (Official Form 6E) (12/07)

•			
In re	Donald L Davenport	Case No	
-	·	, Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 20 of 58 Document

B6F (Official Form 6F) (12/07)

In re	Donald L Davenport	Case N	lo
_		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check this con it decict has no creditors nothing unsecured			F					
CREDITOR'S NAME,	č	Hu	sband, Wife, Joint, or Community	C	; L	<u>.                                    </u>	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		וו	- 1	ISPUTED	AMOUNT OF CLAIM
Account No. xxx-xxx-x96-18				٦	' I т		ı	
American Family Financial Services 6000 American Parkway Madison, WI 53783		-			E	)		1,707.00
Account No.			American Family Insurance Group		T	T	$\neg$	
Representing: American Family Financial Services			Madison, WI 53777-0001					
Account No. xxx xxx-xxxx 740 8								
AT&T		-						
								50.00
Account No. xxx9187  Caf Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160		-	Opened 6/01/00 Last Active 6/01/00 Automobile - notice only					
								0.00
8 continuation sheets attached			(Total c	Sub f this			- 1	1,757.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 21 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No	_
-		Debtor	

CDED ITODIG VALVE	С	Н	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCUIDED A	ND LAIM ΓE.	OZHLZGEZ	NL QU L DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx1649			Opened 6/01/99 Last Active 7/01/01		Т	T E		
Charter One Auto Finance Attn: Bankruptcy 480 Jefferson Blvd Warwick, RI 02886		-	Notice only			D		0.00
Account No. xxxxxxxx0118	t	H	Opened 10/01/08 Last Active 9/01/09					
Chase - Cc 225 Chastain Meadows Ct., Nw Kennesaw, GA 30144		-	CreditCard					
							Ш	0.00
Account No. xxxxxxxxxxx4962  Childrens Place Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Opened 11/01/08 Last Active 5/18/09 ChargeAccount					1,055.00
Account No. xxxxxxxx1641	t	H	Opened 9/01/94 Last Active 7/16/09				H	
Citi Pob 6241 Sioux Falls, SD 57117		-	CreditCard					25,699.00
Account No. xxxxxxxx0502	╁	$\vdash$	Opened 4/01/08 Last Active 4/20/09				H	
Citi Pob 6241 Sioux Falls, SD 57117		_	CreditCard					942.00
Sheet no. 1 of 8 sheets attached to Schedule of	_			S	ubt	ota	ıl	27.000.00
Creditors Holding Unsecured Nonpriority Claims			(	Total of th	is	pag	ge)	27,696.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 22 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No.	
-		Debtor	

	10	1	I I West I i i i i i i i i i i i i i i i i i i		_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H	CONSIDERATION FOR CLAIM. IF	CTAIM L	JOZH_ZGEZH	DZLLQULDA	DISPUFED	AMOUNT OF CLAIM
Account No. x0740	1		Opened 5/01/01 Last Active 9/26/08 CheckCreditOrLineOfCredit		Т	E		
Citibank Na Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	CheckCreditOrLineOrCredit	_		U		0.00
Account No. xxxxxxxxxxxx0779		T	Opened 8/01/05 Last Active 9/14/05					
Citibank Usa/The HomeDepot Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount					17,253.00
Account No. xxxxxx/xxxxxx/xxxxx-xx2645	╀	+	utility					17,200.00
City of Chicago Department of Water Management PO Box 6330 Chicago, IL 60680-6330		-						550.00
Account No. xxxxxxxx4611	t	t	Opened 11/01/07 Last Active 5/01/09					
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		-	CreditCard					0.00
Account No. xxxxxxxx5010		t	Opened 9/01/94 Last Active 9/01/98					
Discover Fin Pob 15316 Wilmington, DE 19850		-	CreditCard					0.00
Sheet no. 2 of 8 sheets attached to Schedule of		_	1	Su	ıbt	ota	1	47.000.00
Creditors Holding Unsecured Nonpriority Claims				(Total of thi	is 1	oag	e)	17,803.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 23 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No	_
-		Debtor	

	1		I I Will I I I I		_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATI	AIM	COZH_ZGWZ	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxx2714			Opened 4/01/08 Last Active 3/17/09		Т	T E		
Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850		-	CreditCard			D		3,937.00
Account No.	┢		Client Services					·
Representing: Discover Fin Svcs Llc			3451 Harry S. Truman Blvd. Saint Charles, MO 63301					
Account No. xxxxxxxx1598  Fst Usa Bk 800 Brooksedge Blvd Westerville, OH 43081		-	Opened 10/01/94 CreditCard					0.00
Account No.			notice only					
GE Money Bank PO Box 960061 Orlando, FL 32896-0061		-						0.00
Account No. xxxxxxxxxxx8660			Opened 6/01/08 Last Active 5/18/09					
Gemb/abt Tv Po Box 981439 El Paso, TX 79998		-	ChargeAccount					9,400.00
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Т)	S otal of th		tota pag		13,337.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 24 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport		Case No	
_		Debtor		

CREDITOR'S NAME,							_	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL. IS SUBJECT TO SETOFF, SO STAT	ID AIM	CONTINGEN	UZLLQULD4FED		AMOUNT OF CLAIM
Account No. xxxxxxxx0032			Opened 10/13/06 Last Active 10/05/07 CreditCard		Т	TED		
Gemb/dicks Spt Gds Pl Po Box 981474 El Paso, TX 79998		-	CreditCard			U		0.00
Account No. xxxx-xxxx-xxxx-2733			Opened 10/01/08 Last Active 2/24/09					
Gemb/jewelry Custom Astra Business Services P.O. Box 1341 Mill Valley, CA 94942-1341		-	ChargeAccount					481.00
Account No.			charges					
Home Depot Processing Center Des Moines, IA 50364-0500		-						17,252.17
Account No. xxxx-xxxx-xxxx-3801			Opened 7/01/08 Last Active 6/30/09					
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard					330.00
Account No. xxxxxxxxxxx1450			Opened 4/01/08 Last Active 9/29/09					
Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807		-	ChargeAccount					3,424.00
Sheet no. 4 of 8 sheets attached to Schedule of				Si Total of th		ota		21,487.17

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 25 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No	
	<u> </u>	Debtor	

	16	1	about Wife, birt or Community		_		<u></u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE	D AIM E.	CONTINGEN	DZL-QD-DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx4995			Opened 10/01/08 Last Active 4/23/09		Т	E		
Kay Jewelers 375 Ghent Rd Akron, OH 44333		-	ChargeAccount	-		U		8,264.00
Account No. xxxxxxxx7552	t	T	Opened 10/01/07 Last Active 3/31/09				Н	
Kohls/chase Po Box 3115 Milwaukee, WI 53201		-	CreditCard					1,801.00
A	┞	╀	On and 4/04/04   Last Asting 5/00/04				Ш	1,001.00
Account No. xxxxxx5445  Lord&taylor		-	Opened 4/01/01 Last Active 5/22/01 ChargeAccount					0.00
Account No. xxxxxxxx4144	┢	+	Opened 12/01/08 Last Active 5/18/09			_	Н	
Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		-	ChargeAccount					1,419.00
Account No. xxxxxxxxxxx4342		$\dagger$					Н	
Menards Retail Services PO Box 17602 Baltimore, MD 21297		-						1,229.00
Sheet no. 5 of 8 sheets attached to Schedule of			ı	Sı	ıbt	ota	1	40.740.00
Creditors Holding Unsecured Nonpriority Claims			(Te	otal of th	is ]	pag	e)	12,713.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 26 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No	_
-		Debtor	

	С	Hu	sband, Wife, Joint, or Community	1	σТ	υl	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- Li	o I			AMOUNT OF CLAIM
Account No. xxxxxxxxxx0001			Opened 10/01/03 Last Active 6/28/05		Т	E		
Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266		-	Automobile - notice only			D		0.00
Account No. xxxxxx6255			Opened 3/01/09	+	+	_		0.00
Radiological Physicians Ltd. Northwest Collectors 3601 Algonquin Rd., Suite 23 Rolling Meadows, IL 60008		-	CollectionAttorney					0.00
Account No. xxxxxxxxx3301	-		services	+	+	_		
Realty & Mortgage 2459 W. Peterson Chicago, IL 60659		-						135.00
Account No. xxxxxxxx1306	-		Opened 7/07/08 Last Active 10/01/09	+	+	+		
Rogers & Hol Po Box 879 Matteson, IL 60443		-	ChargeAccount					0.00
Account No. xxxxxxx4833			collection	$\dashv$	+			
Sinai Health Systems MiraMed Revenue Group P.O. Box 536 Linden, MI 48451-0536		-						770.00
Sheet no. 6 of 8 sheets attached to Schedule of	<u> </u>			Su	bto	otal		005.00
Creditors Holding Unsecured Nonpriority Claims			(Total	f thi	s p	ag	e)	905.00

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 27 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No.	_
-		Debtor	

	1	ш	sband, Wife, Joint, or Community	16	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	DZLLQULDAFED	S P	AMOUNT OF CLAIM
Account No. xxxxx3298				٦	T E		
The Rooney Law Firm P.O. Box 659704 San Antonio, TX 78265-9704		-			D		1,304.43
Account No. xxxxxx2125	1		Opened 9/01/01 Last Active 11/01/03			$\vdash$	
Toyota Motor Credit Must call 800-874-8822 for mailing addre		-	Lease - notice only				0.00
Account No. xxxxxxxxxxx4342	┢		Opened 7/01/08 Last Active 3/31/09	+		-	0.00
Us Bank/na Nd/Menards Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201	-	-	ChargeAccount				1,652.00
Account No. xxxxx8069							
US Cellular Attn: Write Off Department P.O. Box 7835 Madison, WI 53707-7835		-					450.00
Account No.	-			+	$\vdash$	+	
Wells Fargo Financial National Bank 800 Walnut St. F4030-04C Des Moines, IA 50309		-					1,918.00
Sheet no7 of _8 sheets attached to Schedule of				Sub	tota	ıl	5,324.43
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	0,324.43

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 28 of 58

B6F (Official Form 6F) (12/07) - Cont.

In re	Donald L Davenport	Case No	
	<u> </u>	Debtor	

	<u> </u>			1.	1	1-	1
CREDITOR'S NAME,	o C	l '	sband, Wife, Joint, or Community	<b>−</b>  6	N N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx9288			Opened 6/30/08 Last Active 8/04/09	7	T		
Wfnnb/roomplace Po Box 2974 Shawnee Mission, KS 66201		_	ChargeAccount		D		821.00
Account No.					t	1	
Zales 901 W. Walnut Hill Lane Irving, TX 75038		-					
							1,314.00
Account No.			Zales				
Representing: Zales			Processing Center Des Moines, IA 50364-0001				
Account No.							
Account No.				1		1	
Account No.							
Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I	(Total o	Sub			2,135.00
			(Report on Summary of		Tot dul		103,157.60

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 29 of 58

B6G (Official Form 6G) (12/07)

In re	Donald L Davenport	Case No	
		, Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Bridgette Currie 901 S. Sacramento Chicago, IL 60612	1 year lease
Erneta Bolar 901 S. Sacramento Chicago, IL 60612	1 year lease
Joy Reasonover 7018 S. Dorchester Chicago, IL 60639	
Linda Smith 2913 W. Arthington Chicago, IL 60612	1 year lease
Sharron Brooks 901 S. Sacramento Chicago, IL 60612	

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 30 of 58

B6H (Official Form 6H) (12/07)

In re	Donald L Davenport	Case No.
•		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 31 of 58

**B6I (Official Form 6I) (12/07)** 

In re	Donald L Davenport		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
Married	RELATIONSHIP(S): Daughter Daughter Daughter Daughter	AGE(S) 3 7 8	•		
Employment:	DEBTOR		SPOUSE		
Occupation La	abor				
Name of Employer C	ty of Chicago, Dept of Rev	Not working			
How long employed 12	2 years				
12 CI	ureau of Parking - Bankruptcy 21 N. LaSalle St. Room 107A hicago, IL 60602				
	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	6,157.95	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$.	6,157.95	\$	0.00
4. LESS PAYROLL DEDUCTIONS					
<ul> <li>a. Payroll taxes and social securi</li> </ul>	ty	\$	850.46	\$	0.00
b. Insurance		\$	192.36	\$	0.00
c. Union dues		\$	194.74	\$	0.00
d. Other (Specify): manda	atory pension		518.55	\$	0.00
			0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	ICTIONS	\$.	1,756.11	\$	0.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$.	4,401.84	\$	0.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government assistance (Specify):	stance	\$	0.00	\$	0.00
(Specify).			0.00	<u> </u>	0.00
12. Pension or retirement income			0.00	φ	0.00
13. Other monthly income		, o	·	φ	
(Specify):			0.00	, <u> </u>	0.00
		\$	0.00	<sub>2</sub> —	0.00
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$.	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$.	4,401.84	\$	0.00
16. COMBINED AVERAGE MONTE	HLY INCOME: (Combine column totals from line	15)	\$	4,401	.84

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Page 32 of 58 Document

B6J (Official Form 6J) (12/07)

In re	Donald L Davenport		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,247.58
a. Are real estate taxes included? Yes No _X_		_
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	192.00
b. Water and sewer	\$	50.00
c. Telephone	\$	44.00
d. Other cell phone	\$	170.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	35.00 50.00
7. Medical and dental expenses	ф ——	400.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	75.00
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	125.00
b. Life	\$	75.00
c. Health	\$	0.00
d. Auto	\$	117.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	·	
(Specify) property taxes	\$	291.67
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	322.00
b. Other assessment	\$	135.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	100.00
Other emergency	\$	125.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,329.25
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,401.84
b. Average monthly expenses from Line 18 above	\$	4,329.25
c. Monthly net income (a. minus b.)	\$	72.59

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 33 of 58

B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Donald L Davenport		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION CONCE	ERNING DEBTO	R'S SCHEDUL	ES
	DECLARATION UNDER PENAL'	ΓY OF PERJURY BY	Y INDIVIDUAL DE	BTOR
	I declare under penalty of perjury that I hav		-	_
	sheets, and that they are true and correct to t	he best of my knowled	dge, information, and	l belief.
Date	November 16, 2009 Signat	ure /s/ Donald L Day	venport	
		Donald L Daven	port	
		Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 34 of 58

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Donald L Davenport		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### ${\bf 1.}\ Income\ from\ employment\ or\ operation\ of\ business$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$46,000.00	SOURCE 2009 rental income
\$61,559.22	2009 ytd
\$52,333.00	2008 ytd
\$65,400.00	2008 rental income
\$49,057.00	2007 ytd
\$65,000.00	2007 Rental Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Citimortgage v. Davenport 09 foreclosure Circuit Court of Cook County pending CH 019490 Deutsche Bank National Trust foreclosure Circuit Court of Cook County pending Company as Trustee for American Home Mortgage Assets Trust 2006-1 Mortgage -Backed Pass-Through Certificates, Series 2006-1 v. Donald Davenport 09 CH 009047 Wells Fargo Bank, NA v. foreclosure Circuit Court of Cook County pending Donald Davenport 09 CH 10548

#### Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 36 of 58

CAPTION OF SUIT AND CASE NUMBER Sterling Jewelers Inc. v, **Donald Davenport** 20091181462

NATURE OF PROCEEDING breach of contract

COURT OR AGENCY AND LOCATION Circuit Court of Cook County STATUS OR DISPOSITION pending

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Central Mortgage Company 801 John Barrow Suite 1 Little Rock, AR 72205

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN 11/19/09

DESCRIPTION AND VALUE OF **PROPERTY** 617 N. Latrobe -

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS DESCRIPTION AND VALUE OF OF COURT DATE OF **ORDER PROPERTY** 

OF CUSTODIAN CASE TITLE & NUMBER

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Zalutsky & Pinski, Ltd. 20 N Clark Suite 600 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2121.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OF THOSE WITH ACCESS DESCRIPTION DATE OF TRANSFER OR OR OTHER DEPOSITORY TO BOX OR DEPOSITORY OF CONTENTS SURRENDER, IF ANY

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

#### Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 39 of 58

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**BEGINNING AND** 

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

NAME (ITIN)/ COMPLETE EIN ADDRESS

INATURE OF BUSINESS ENDING DATE

None

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 16, 2009

Signature /s/ Donald L Davenport
Donald L Davenport
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 41 of 58

B8 (Form 8) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Donald L Davenport		Case No.	Case No.	
		Debtor(s)	Chapter	7	

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: 7018 S. Dorchester Avenue Condo		Describe Property Securing Debt: 7018 S. Dorchester Chicago, IL
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		
Creditor's Name: American Home Mortgage Servicing		Describe Property Securing Debt: 901 S. Sacramento
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

## Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 42 of 58

B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: Century Negotiations Inc		<b>Describe Property Securing Debt:</b> 617 N. Latrobe Chicago, IL	
Property will be (check one):	□ Deteined		
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 4			
Creditor's Name: Chase Mortgage		Describe Property Securing Debt: Location: 3333 W. Polk, Chicago IL	
Property will be (check one):  ☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
Property No. 5			
Creditor's Name: Citibank		<b>Describe Property Securing Debt:</b> 154 N. Lotus Chicago, IL 60644	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt	neck at least one):		
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):		N. 1. a. 1. a. a. a. a. a.	
☐ Claimed as Exempt		■ Not claimed as exempt	

# Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 43 of 58

B8 (Form 8) (12/08)	Page 3
Property No. 6	
Creditor's Name: Gateway/CBUSA NA	Describe Property Securing Debt: 7018 S. Dorchester Chicago, IL
Property will be (check one):	
■ Surrendered □ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, av	void lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt
Property No. 7	7
Creditor's Name: Sterling Jewelers	Describe Property Securing Debt: Rings and a watch
Property will be (check one):  ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt	
■ Other. Explain <u>reaffirm fair market value</u> (for example,	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt	□ Not claimed as exempt
Property No. 8	7
Creditor's Name: Wells Fargo	Describe Property Securing Debt: Fur Coat
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _Reaff: Fair Market Value_ (for example,	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt

# Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 44 of 58

B8 (Form 8) (12/08)			Page 4
Property No. 9			
Creditor's Name: Wells Fargo Mortgage		Describe Property S 2913 W. Arthington Chicago, IL 60612	Securing Debt:
Property will be (check one):			
Surrendered	☐ Retained		
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
Property is (check one):	•	-	
☐ Claimed as Exempt		■ Not claimed as exc	emnt
Attach additional pages if necessary.)  Property No. 1	unexpired leases. (All tille	e columns of Fact B mu	ast be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	coperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury th personal property subject to an unex Date November 16, 2009		/s/ Donald L Davenport Donald L Davenport Debtor	roperty of my estate securing a debt and/or

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 45 of 58

### U

<b>Jnited States Bankruptcy Court</b>
<b>Northern District of Illinois</b>

In re	Donald L Davenport		Case No	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR D	EBTOR(S)
C	tursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankrupto	cy, or agreed to be p	aid to me, for services rendered or t
	For legal services, I have agreed to accept		\$	2,121.00
	Prior to the filing of this statement I have received		\$	2,121.00
	Balance Due		\$	0.00
2. \$	299.00 of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. <b>I</b>	I have not agreed to share the above-disclosed compe	ensation with any other persor	n unless they are men	mbers and associates of my law firm
[	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name			
6. I	n return for the above-disclosed fee, I have agreed to rea	nder legal service for all aspec	cts of the bankruptcy	case, including:
b. c.	<ul> <li>Analysis of the debtor's financial situation, and render</li> <li>Preparation and filing of any petition, schedules, state</li> <li>Representation of the debtor at the meeting of credito</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce agreements and applications as needed; proof liens on household goods.</li> </ul>	ement of affairs and plan which ars and confirmation hearing, and ce to market value; exempt	th may be required; and any adjourned he tion planning; prep	earings thereof; aration and filing of reaffirmation
	Outside counsel may be employed under fi	rm supervision, and paid b	y our firm.	
7. B	by agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any discharge			ceeding.
		CERTIFICATION		
	certify that the foregoing is a complete statement of any unkruptcy proceeding.	agreement or arrangement fo	r payment to me for	representation of the debtor(s) in
Dated:	November 16, 2009	/s/ Irwin L. Zaluts Irwin L. Zalutsky 3 Zalutsky & Pinski 20 N Clark Suite 600 Chicago, IL 6060	3101428 i, Ltd.	

admin@ZAPLawFirm.com

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Irwin L. Zalutsky 3101428	X	/s/ Irwin L. Zalutsky	November 16, 2009
Printed Name of Attorney		Signature of Attorney	Date
Address:			
20 N Clark			
Suite 600			
Chicago, IL 60602			
312-782-9792			
admin@ZAPLawFirm.com			
Certificate I (We), the debtor(s), affirm that I (we) have received and			
Donald L Davenport	X	/s/ Donald L Davenport	November 16, 2009
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
		Signature of Joint Debtor (if any)	Date

Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 48 of 58

#### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Donald L Davenport		Case No.	
		Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR MA	ATRIX	
	, ,			
		Number of C	Creditors:	69
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and o	correct to the best of my

7018 S. Dorchester Avenue Condo 10855 S. 76th St Worth, IL 60482

American Family Financial Services 6000 American Parkway Madison, WI 53783

American Family Insurance Group Madison, WI 53777-0001

American Home Mortgage Servicing P.O. Box 631730 Irving, TX 75063-1730

AT&T

Bank Of America 4060 Ogletown/Stan Newark, DE 19713

Bank One 900 Tower Dr Troy, MI 48098

Bridgette Currie 901 S. Sacramento Chicago, IL 60612

Caf Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160

Central Mortgage Co 801 John Barrow Rd Ste 1 Little Rock, AR 72205

Century Negotiations Inc 1061 Main Street Irwin, PA 15642 Charter One Auto Finance Attn: Bankruptcy 480 Jefferson Blvd Warwick, RI 02886

Chase - Cc 225 Chastain Meadows Ct., Nw Kennesaw, GA 30144

Chase Mortgage 200 Old Wilson Bridge Rd. Worthington, OH 43085

Childrens Place Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citi Pob 6241 Sioux Falls, SD 57117

Citibank ATTN: Bankruptcy Department 701 East 60th North Sioux Falls, SD 57117

Citibank Na
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Citibank Usa/The HomeDepot Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citimortgage 15851 Clayton Rd. Ballwin, MO 63011

City of Chicago Department of Water Management PO Box 6330 Chicago, IL 60680-6330 City of Chicago Department of Water Management P.O. Box 6330 Chicago, IL 60680-6330

Client Services 3451 Harry S. Truman Blvd. Saint Charles, MO 63301

Codilis & Associates Bankruptcy Department 15W030 N. Frontage Rd., Suite 100 Burr Ridge, IL 60527

Collection
Attn: Bankrutpcy Department
Po Box 10587
Greenville, SC 29603

Deutsche Bank 7105 Corporate Dr. PTX-B-209 Plano, TX 75024

Discover Fin Pob 15316 Wilmington, DE 19850

Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850

Erneta Bolar 901 S. Sacramento Chicago, IL 60612

Fst Usa Bk 800 Brooksedge Blvd Westerville, OH 43081

Gateway/CBUSA NA P.O Box 9714 Johnson City, TN 37615 GE Money Bank PO Box 960061 Orlando, FL 32896-0061

Gemb/abt Tv Po Box 981439 El Paso, TX 79998

Gemb/dicks Spt Gds Pl Po Box 981474 El Paso, TX 79998

Gemb/jewelry Custom Astra Business Services P.O. Box 1341 Mill Valley, CA 94942-1341

Glenview State Bank 800 Waukegan Rd Glenview, IL 60025

Home Depot Processing Center Des Moines, IA 50364-0500

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807

Joy Reasonover 7018 S. Dorchester Chicago, IL 60639

Kay Jewelers 375 Ghent Rd Akron, OH 44333

Kay Jewelers P.O. Box 740425 Cincinnati, OH 45274-0425 Kohls/chase Po Box 3115 Milwaukee, WI 53201

Linda Smith 2913 W. Arthington Chicago, IL 60612

Lord&taylor

Lowes / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Menards Retail Services PO Box 17602 Baltimore, MD 21297

Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266

Pierce & Associates 1 North Dearborn Suite 1300 Chicago, IL 60602

Radiological Physicians Ltd. Northwest Collectors 3601 Algonquin Rd., Suite 23 Rolling Meadows, IL 60008

Realty & Mortgage 2459 W. Peterson Chicago, IL 60659

Realty & Mortgage Co. 2459 West Peterson Avenue Chicago, IL 60659-4117 Rogers & Hol Po Box 879 Matteson, IL 60443

Sharron Brooks 901 S. Sacramento Chicago, IL 60612

Sinai Health Systems MiraMed Revenue Group P.O. Box 536 Linden, MI 48451-0536

Sterling Jewelers c/o Central Portolio Control 16526 W. 78th Street Suite 107 Eden Prairie, MN 55346

The Rooney Law Firm P.O. Box 659704 San Antonio, TX 78265-9704

Toyota Motor Credit Must call 800-874-8822 for mailing addre

Us Bank/na Nd/Menards Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

US Cellular Attn: Write Off Department P.O. Box 7835 Madison, WI 53707-7835

Wells Fargo P.O. Box 9361 Walnut Creek, CA 94598-0961

Wells Fargo Financial National Bank 800 Walnut St. F4030-04C Des Moines, IA 50309

Wells Fargo Mortgage 1 Home Campus Des Moines, IA 50328

Weltmen, Weinberg & Reis 180 N. LaSalle Street Suite 2400 Chicago, IL 60601

Wffnatlbnk Po Box 94498 Las Vegas, NV 89193

Wfnnb/roomplace Po Box 2974 Shawnee Mission, KS 66201

Zale/cbsd Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Zales 901 W. Walnut Hill Lane Irving, TX 75038

Zales
Processing Center
Des Moines, IA 50364-0001

#### Disclosure Pursuant to 11 U.S.C. §527(a)(2)

#### You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

# IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

#### Case 09-43877 Doc 1 Filed 11/19/09 Entered 11/19/09 11:53:26 Desc Main Document Page 58 of 58

#### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawver.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

### AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Donald L Davenport	November 16, 2009
Debtor's Signature	Date